

Information to identify the case:

Debtor 1 **Kathleen Nacole Bryant**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Northern District of Georgia**
Court website: www.ganb.uscourts.gov
Case number: **20-41469-pwb**

Social Security number or ITIN **xxx-xx-9764**
EIN _____
Social Security number or ITIN _____
EIN _____
Date case filed for chapter **7 9/17/20**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen Nacole Bryant	
2. All other names used in the last 8 years		
3. Address	220 Wilson Ave Dalton, GA 30720-5871	
4. Debtor's attorney Name and address	Dan Saeger Saeger & Associates, LLC Suite D 706 S Thornton Ave Dalton, GA 30720 Contact phone (706) 529-5566 Email: dan@whitfieldcountylaw.com	
5. Bankruptcy trustee Name and address	Tracey L. Montz Suite 108-#406 2146 Roswell Road Marietta, GA 30062-3813	Contact phone (404) 713-6472

For more information, see page 2 >

Debtor Kathleen Nacole Bryant

Case number 20-41469-pwb

6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court Room 339, Federal Building 600 East First Street Rome, GA 30161-3187	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 706-378-4000
7. Meeting of creditors	November 5, 2020 at 03:20 PM	Location: Meeting will be telephonic. To attend, Dial: 866-646-7791 and enter: 2122004, when prompted for participation code.
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 1/4/21
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Kathleen Nacole Bryant
DebtorCase No. 20-41469-pwb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-6

User: sfw2
Form ID: 309aPage 1 of 1
Total Noticed: 20

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db Kathleen Nacole Bryant, 220 Wilson Ave, Dalton, GA 30720-5871
 23227408 Creditors Bureau Associates of GA, 112 Ward St, Macon, GA 31204-3147
 23227417 ++NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005
 (address filed with court: Nationwide Recovery, 545 Inman St W, Cleveland, TN 37311-1768)
 23227420 The Bureaus, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
 23227421 +Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@whitfieldcountylaw.com Sep 18 2020 23:00:38 Dan Saeger,
 Saeger & Associates, LLC, Suite D, 706 S Thornton Ave, Dalton, GA 30720
 tr +EDI: FTLMONTZ.COM Sep 19 2020 02:28:00 Tracey L. Montz, Suite 108-#406,
 2146 Roswell Road, Marietta, GA 30062-3815
 ust +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Sep 18 2020 23:01:41
 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,
 Atlanta, GA 30303-3315
 23227406 +EDI: PHINGENESIS Sep 19 2020 02:28:00 CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
 23227407 E-mail/PDF: creditonebknotifications@resurgent.com Sep 18 2020 22:58:32 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 23227410 E-mail/Text: bankruptcy@frost-arnett.com Sep 18 2020 23:00:48 Frost Arnett, PO Box 198988,
 Nashville, TN 37219-8988
 23227409 EDI: AMINFOFP.COM Sep 19 2020 02:28:00 First Premier, PO Box 5524,
 Sioux Falls, SD 57117-5524
 23227411 +EDI: IIC9.COM Sep 19 2020 02:28:00 I C System, PO Box 64378, Saint Paul, MN 55164-0378
 23227412 EDI: JEFFERSONCAP.COM Sep 19 2020 02:28:00 Jefferson Capital System, 16 McLeland Rd,
 Saint Cloud, MN 56303-2198
 23227413 +E-mail/Text: PBNCNotifications@perituservices.com Sep 18 2020 23:01:03
 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
 23227414 E-mail/Text: ktramble@lendmarkfinancial.com Sep 18 2020 23:00:44 Lendmark Financial Service,
 2118 Usher St NW, Covington, GA 30014-2434
 23227415 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 18 2020 22:58:37 LVNV Funding LLC,
 PO Box 1269, Greenville, SC 29602-1269
 23227416 EDI: MID8.COM Sep 19 2020 02:28:00 Midland Funding, LLC, 2365 Northside Dr # 300,
 San Diego, CA 92108-2709
 23227418 EDI: PRA.COM Sep 19 2020 02:28:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 23227419 +EDI: DRIV.COM Sep 19 2020 02:28:00 Santander, PO Box 961245, Fort Worth, TX 76161-0244
 TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Dan Saeger on behalf of Debtor Kathleen Nacole Bryant dan@whitfieldcountylaw.com
 Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
 Tracey L. Montz traceymontz@yahoo.com, tlm@trusteesolutions.net

TOTAL: 3